

Exhibit "B"

CURRICULUM VITAE



JOHN H. ALLEN, A I C, C F E
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MOUNTAIN BROOK, ALABAMA 35253
OFFICE (205) 592-4507
FAX (205) 595-7832



EDUCATION:

University of Alabama – B. S. – Commerce and Business Administration – 1971
Aetna Advanced Claim School – 1984
Insurance Institute of America – Associate in Claims – 1991
Multiple Seminars conducted in Proper Claims Handling
Society of Certified Insurance Counselors – Agency Management Institute – 1994
Association of Certified Fraud Examiners – Certified Fraud Examiner – 1996

EMPLOYMENT:

John H. Allen Consulting – January 1993 to Present

Consultant and expert witness in insurance claims coverage and claims handling involving commercial lines, bonds, personal lines, health, life, workers compensation, and disability policies for Bad Faith, Fraud and Tort of Outrage in claims handling.

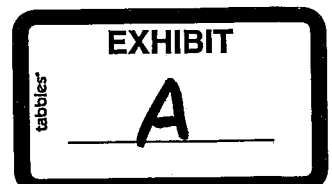
Stockholder audits of carrier claims practices and sales.

Investigations of claims and accidents involving, but not limited to: trucks, autos, general liability, dram shop, commercial liability, personal liability, professional liability, workers compensation, real and personal property, products liability, uninsured/underinsured motorist, fire loss, accidental shootings, and witness locations. Disability Coverage, Indemnity Coverage, Agent Fraud, Agent E&O. Carrier liabilities to other carriers in policy coverage. Pattern and Practice. Group Policies. Life Insurance Fraud.

Service of Process.

Aetna Casualty and Surety – July 1983 to December 1992

Responsible for the complete development and disposition of complex and unique claims / catastrophic cases / lawsuits within Alabama. Technical advisor on technical claim related matters. Counsel and assisted in training of claims personnel. Coordinator of departments technical training. Reclamation, Fidelity, and Surety Bonds. All hazardous Waste claims for the state. Commercial auto, trucking, property, medical malpractice claims. Extra-contractual suits for state involving bad faith, fraud and tort of outrage. Workmen's compensation claims. Large account consultations of pending claims.



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Stonewall/Dixie Insurance Companies 1979 - 1983

Claims Manager – Personal lines. Supervised Auto and Property Unit, Subrogation Unit of handling of claims in 26 states.

Responsible for training and supervision of claims examiners for each unit, granting of authority for settlement of claims in each unit. Coverage approval for acceptance and denial of claim.

Coordination of defense for cases.

Claims Examiner – Liquor Liability Unit. Handling of investigations and directing independent investigations on Dram Shop cases in Michigan and Minnesota. Evaluated and negotiated settlements of claims, coordination of defense.

Claims Examiner – Auto Unit

National Producers Life Insurance Company 1978 – 1979

Consultant for litigation and accounting systems.

Alabama Power Company 1971 – 1978

Resident Claims Agent – Responsible for investigation, evaluation and settlement or defense of product liability, general liability, auto, truck, and electrical contact claims.

Workmen's compensation claims, employee dishonesty investigations, and power theft investigation.

Court Trials

1. Paul Turner v. Liberty National Fire Ins.
A. Plaintiff Attorney .Don Word
B. Defense Attorney .Tom Ellis
Circuit Court of Jefferson County, Alabama
Trial in Butler, Alabama
2. Susie Palmer v. State Farm Insurance
A. Plaintiff Attorney .James Thompson
B. Defense Attorney .Bert Nettles
Circuit Court of Tuscaloosa County, Alabama
Trial in Tuscaloosa, Alabama
3. Pennsylvania National Mutual Ins. Co. v. The Tape-Craft Corporation, Aetna Casualty and Surety Co., Liberty Mutual Ins. Co.
A. Plaintiff Attorney .Susan S. Hayes
B. Defense Attorney .Christopher M. Hopkins
Circuit Court of Calhoun County, Alabama
Trial in Anniston, Alabama
4. Danny & Cheryl Nixon v. Norman Wilder and Fire Insurance Exchange.
A. Plaintiff Attorney .Terrell Wynn
B. Defense Attorney .Robert McKenzie
Circuit Court of St. Clair County, Alabama
Trial in Pell City, Alabama
5. Karen Shelby v. Safeway Insurance Company
A. Plaintiff Attorney .Roger K. Fuston
B. Defense Attorney .Tom Ellis
Circuit Court of Jefferson County, Alabama
Trial in Birmingham, Alabama
6. Luellin Wagner v. National Security Fire and Casualty Co. Inc.
A. Plaintiff Attorney .Tom Willingham
B. Defense Attorney .Rod Nelson
Circuit Court of Jefferson County, Alabama
Trial in Birmingham, Alabama
7. CCEDC v. National Security Fire and Casualty Co. Inc.
A. Plaintiff Attorney .Chris Hopkins & Virginia Hopkins
B. Defense Attorney .Charlie Gaines

COURT TRIALS

8. Carolin Marie Barton v. Shelter Mutual Insurance Company
 - A. Plaintiff Attorney - Jonathan Lowe
 - B. Defense Attorney - Nicholas J. Steles
9. Ava Jackson vs. Crossroads Insurance et al.
 - A. Plaintiff Attorney - Deborah McDonald
 - B. Defense Attorney - Richard Edmonson

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1. Insurance Claims Handling in bad faith:
 - A. Plaintiff Attorney .Tim Donahoo
 - B. Defense Attorney .Nat Bryan
2. Medical Coverage on pre-exis-ing condition:
 - A. Plaintiff Attorney .Gary Hooper
 - B. Defense Attorney .Cecil H. Mccoy Jr.
3. Automobile Insurance Coverage question on policy cancellation:
 - A. Plaintiff Attorney .Alva Caine
 - B. Defense Attorney .Paul Miller
4. Denial of Health Benefits:
 - A. Plaintiff Attorney .K. Summerall
 - B. Defense Attorney .J. Allen Schreiber
5. Accident Policy .Denial of Benefits:
 - A. Plaintiff Attorney .Tom Methvin
 - B. Defense Attorney .Sam Franklin
6. Home owners denial of defense in libel suit:
 - A. Plaintiff Attorney .Billy Underwood
 - B. Defense Attorney .J. Michael Tanner
7. Health Policy denial of benefits:
 - A. Plaintiff Attorney .C. Delaine Mountain
 - B. Defense Attorney .Wilbur J. Hust Jr.
8. Denial of Life Insurance benefits:
 - A. Plaintiff Attorney .Dee Miles
 - B. Defense Attorney .Bill Wood
9. Denial of Defense for property damaged caused by product:
 - A. Plaintiff Attorney .Joel Williams
 - B. Defense Attorney .John M. Fraley
10. Denial of benefits on Cancer policy:
 - A. Plaintiff Attorney .Archie Lamb
 - B. Defense Attorney .(Unknown)
11. Boardman Petroleum v. Firemans Fund
 - A. Plaintiff Attorney .Raymond Chadwick
 - B. Defense Attorney .Bridget A. Kelly

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12. Joseph Moorser v. Republic American Life.

A. Plaintiff Attorney : Dee Miles
B. Defense Attorney ; David Allred

13. John Carton v. Casualty Reciprocal Exchange

A. Plaintiff Attorney Richard D. Stratton
B. Defense Attorney . J. Michael Tanner

14. Campbell v. Golden Rule Insurance

A. Plaintiff Attorney Tom Dutton
B. Defense Attorney Ben Albritton

15. Paul Turner v. Liberty National Fire Ins..

A. Plaintiff Attorney Don Word
B. Defense Attorney . Tom E. Ellis

16. Williams v. Ford Motor Credit

A. Plaintiff Attorney Tom Mathvin
B. Defense Attorney Unknown

17. Alfa v. Alabama City Church of God

A. Plaintiff Attorney Jim Sasser
B. Defense Attorney . Tony Hebson

18. Ava Greene v. Washington National Insurance Co.

A. Plaintiff Attorney Banks Herndon
B. Defense Attorney Bo Perry and Frank Lankford

19. Colonial Life and Accident Ins. Co. v. Home Insurance Co

A. Plaintiff Attorney Ross Forman, Robert Given
B. Defense Attorney S. Allen Baker Jr.

20. Susie Palmer v. State Farm Insurance

A. Plaintiff Attorney James Thompson
B. Defense Attorney Bert Nettles

21. Murrell Campbell v. Central Reserve Life Insurance

A. Plaintiff Attorney Houston Howard
B. Defense Attorney Joe Carpenter

22. Pennsylvania National Mutual Insurance Co. v.

The Tape- Craft Corporation, Aetna Casualty &
Surety Co., Liberty Mutual Insurance Co.

A. Plaintiff Attorney Susan S. Hayes
B. Defense Attorney Christopher M. Hopkins

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23. Industrial Distribution Services v. U.S.F. & C.
 - A. Plaintiff Attorney Richard D. Stratton
 - B. Defense Attorney Rod Nelson
24. Missouri Electric Works, et al. v. U.S.F. & C.
 - A. Plaintiff Attorney John Cowling
 - D. Defense Attorney Lon A. Berk
25. J.A. Faircloth & Co. Inc. v. U.S.F. & G.
 - A. Plaintiff Attorney Randall B. James
 - B. Defense Attorney James J. Bushnell, Jr.
26. Al. Central Credit Union v. J. and B. Padgett v. CUNA Mutual
 - A. Plaintiff/Counterdefendant Al. Central
 - B. Defendant/3RD Party Plaintiff J&B Padgett, Dawn W. Hare
 - C. Third Party Defendant CUNA Mutual Ben Brooks
27. Danny and Cheryl Nixon v. Norman Wilder and Fire Ins. Exch.
 - A. Plaintiff Attorney Terrell Wynn
 - B. Defense Attorney Robert Mckenzie
28. Jerry Bell v. Nationwide Insurance
 - A. Plaintiff Attorney Tom Willingham
 - B. Defense Attorney Edgar Elliott IV
29. Wilburn v. Illinois National Insurance
 - A. Plaintiff Attorney Joey James
 - B. Defense Attorney Tony Fox
30. Swinney v. Empire Fire and Marine
 - A. Plaintiff Attorney Joey James
 - B. Defense Attorney Woody Sanderson
31. Swinney v. General Agents Insurance Company of America
 - A. Plaintiff Attorney Joey James
 - B. Defense Attorney Joe Stott
32. Michael E. Chadwell vs. American States Insurance
 - A. Plaintiff Attorney Desmond Tobias
 - B. Defense Attorney : Larry Bradford

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33. Safeway Insurance Company vs. David Mann and Estate
of Shawn Mann
A. Plaintiff Attorney : Deborah Braden
B. Defense Attorney : Philip K. Seay.
34. Shady Grove Baptist Church vs. State Farm Ins.
A. Plaintiff Attorney : Patrick Patronas
B. Defense Attorney Bert Nettles
35. Ted Thrift vs. UNUM Life Insurance Co.
A. Plaintiff Attorney: Thomas P. Willingham
B. Defense Attorney : Carter H. Dukes
36. Luellin Wagner vs. National Security Fire and Casualty Co.,
Inc.
A. Plaintiff Attorney: Thomas P. Willingham
B. Defense Attorney: Rod Nelson
37. Planet Insurance vs. C & C Riggers
A. Plaintiff Attorney : Taz Shepard
Vernon Wells
B. Defense Attorney Robert Potter
38. CCEDC vs. National Security Fire and Casualty CO, Inc.
A. Plaintiff Attorney : Chris Hopkins Virginia Hopkins
B. Defense Attorney : Charlie Gaines
39. Ava Jackson vs. Crossroads Ins. et al.
A. Plaintiff Attorney : Deborah McDonald
B. Defense Attorney: Richard Edmonson
40. Carolin Marie Barton v. Shelter Mutual Insurance company
A. Plaintiff Attorney : Jonathan Lowe
B. Defense Attorney : Nicholas J. Steles

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41. Thompson Tractor Company vs. U. S. F. & G.
 - A. Plaintiff Attorney : Elane H. Crutchfield
 - B. Defense Attorney : Tom Coleman
42. Mary Pelt, et al. Vs. Liberty National Life Insurance Company
 - A. Plaintiff Attorney : Booker T. Forte Jr.
 - B. Defense Attorney : Bill Donald
43. Southern Cleaning Service vs. C N A and R L Insurance Companies
 - A. Plaintiff Attorney - Alan C. Furr
 - B. Defense Attorney - C N A - Bryan S. Tyra
 - C. Defense Attorney - R L I - Brenen G. Ely
44. Joan Palmer vs. New York Life
 - A. Plaintiff Attorney - Joey James
 - B. Defense Attorney - John N. Bolus
45. Mr. And Mrs. Barakat vs. Nationwide Insurance
 - A. Plaintiff Attorney - Jason Shamblin
 - B. Defense Attorney - Lynn Hare